

Information to identify the case:

Debtor 1	<u>Joseph Christian</u>	Social Security number or ITIN	xxx-xx-8712
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karen Christian</u>	Social Security number or ITIN	xxx-xx-6327
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-32679-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Christian

Karen Christian

1/9/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Joseph Christian
Karen Christian
DebtorsCase No. 14-32679-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 43

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db/jdb +Joseph Christian, Karen Christian, 66 Orillia Drive, Bridgeton, NJ 08302-4321
 515167805 ++BMW Bank of North America, P.O. Box 201347, Arlington, TX 76006-1347
 515353108 +Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, AZ 85712-1083
 515157515 +Cenlar, PO Box 77404, Trenton, NJ 08628-6404
 515157524 Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
 515157525 Financial Services Remarketing, Inc., PO Box 713224, Columbus, OH 43271-3224
 515362538 +Homebridge Financial Services, Inc., 425 Phillips Boulevard, Ewing, NJ 08618-1430
 517902445 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,
 Greenville, SC 29603-0675
 517902446 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,
 Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675,
 Greenville, SC 29603-0675
 515157531 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
 515157532 +Susquehanna Bank Pa, 1570 Manheim Pike, Lancaster, PA 17601-3038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 10 2020 00:10:20 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 10 2020 00:10:17 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 515157512 EDI: BANKAMER.COM Jan 10 2020 04:38:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
 515245488 EDI: BMW.COM Jan 10 2020 04:38:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 515157518 EDI: CITICORP.COM Jan 10 2020 04:38:00 Citibank, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195
 515157519 EDI: CITICORP.COM Jan 10 2020 04:38:00 Citibank, Citicorp Credit Services/Attn: Centraliz,
 Po Box 20507, Kansas City, MO 64195
 515157520 EDI: CITICORP.COM Jan 10 2020 04:38:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20363, Kansas City, MO 64195
 515157513 +EDI: CAPITALONE.COM Jan 10 2020 04:38:00 Cap1/bstby, PO Box 30253,
 Salt Lake City, UT 84130-0253
 515157514 +EDI: CAPITALONE.COM Jan 10 2020 04:38:00 Capital 1 Bank, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285
 515316707 +E-mail/Text: bankruptcy@cavps.com Jan 10 2020 00:10:34 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 515157516 +E-mail/Text: kzoepfel@credit-control.com Jan 10 2020 00:10:21 Central Loan Admin & R,
 425 Phillips Blvd, Ewing, NJ 08618-1430
 515157517 +EDI: CHASE.COM Jan 10 2020 04:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 515157521 +EDI: WFNNB.COM Jan 10 2020 04:38:00 Comenitybank/trwrds, 3100 Easton Square Pl,
 Columbus, OH 43219-6232
 515157522 +E-mail/PDF: creditonebknofications@resurgent.com Jan 10 2020 00:21:09 Credit One Bank,
 Po Box 98873, Las Vegas, NV 89193-8873
 515170729 EDI: DISCOVER.COM Jan 10 2020 04:38:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 515157523 +EDI: DISCOVER.COM Jan 10 2020 04:38:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 515157526 +EDI: RMSC.COM Jan 10 2020 04:38:00 GECRB/Lowes, Attention: Bankruptcy Department,
 Po Box 103104, Roswell, GA 30076-9104
 515171839 EDI: IRS.COM Jan 10 2020 04:38:00 Internal Revenue Service,
 Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
 515759703 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 10 2020 00:20:41 LVNV Funding LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587,
 LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
 515759702 E-mail/PDF: resurgentbknofications@resurgent.com Jan 10 2020 00:21:15 LVNV Funding LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515343748 E-mail/PDF: resurgentbknofications@resurgent.com Jan 10 2020 00:20:40
 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515157529 +E-mail/Text: bk@lendingclub.com Jan 10 2020 00:10:43 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 515157530 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 10 2020 00:10:17 Office of the U.S. Trustee,
 District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515362674 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
 POB 41067, Norfolk VA 23541
 515362422 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC,
 c/o Elan - Susquehanna Bank, POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 43

Date Rcvd: Jan 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515362264 EDI: PRA.COM Jan 10 2020 04:38:00 Portfolio Recovery Associates, LLC, c/o Lowes,
POB 41067, Norfolk VA 23541
515249451 EDI: Q3G.COM Jan 10 2020 04:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
515157533 +EDI: BMW.COM Jan 10 2020 04:38:00 Up2drive, Po Box 3608, Dublin, OH 43016-0306
515157534 +EDI: WFFC.COM Jan 10 2020 04:38:00 WFFNB/Furniture Barn,
Wells Fargo Financial National Bank, Po Box 10438, Des Moines, IA 50306-0438
515255890 EDI: WFFC.COM Jan 10 2020 04:38:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438
516853459 EDI: ECAST.COM Jan 10 2020 04:38:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262
515324669 EDI: ECAST.COM Jan 10 2020 04:38:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515157528* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114)
515157527* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)
515324670* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,
New York, NY 10087-9262
515324671* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,
New York, NY 10087-9262
515338272 ##+Susquehanna Bank, PO Box 639, Maugansville, MD 21767-0639

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joel R. Spivack on behalf of Debtor Joseph Christian joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Joel R. Spivack on behalf of Joint Debtor Karen Christian joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Joshua I. Goldman on behalf of Creditor HomeBridge Financial Services, Inc.
jgoldman@kmlawgroup.com, bkggroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.
rsolarz@kmlawgroup.com

TOTAL: 7